

Chapter 4

Monday morning, December 24

Charlie Novak pulled into the parking lot. The sign carved into the cement slab over the entrance read **American Insurance Crime Commission**. Centered below it, **Tampa Division**. He ignored the Handicapped slots and parked away from the shedding palm trees.

He pushed inside, strode past the holiday decorations, entered his office, sat at his desk and shoved his cane under it. He booted up his computer. A week had passed with no further news about the California murder. He'd been keeping tabs from home. He was leery about using his office computer for that purpose. The company kept a close watch on their employees.

Out in the bullpen, a few people started singing carols. He did his best to ignore the commotion as others joined in.

He was reading a file when Elena Pappas sauntered into his office. "Hey, Charlie. Merry Christmas. Have some eggnog."

Just to be polite, he accepted the rum-spiked drink and took a sip.

She favored him with a sultry buck-toothed smile. "So, Charlie—when are you going to ask me out?"

"Now Elena, you know I never mix business and pleasure."

"So you keep saying. What I wonder is, where do you find your pleasure?"

"Oh, here and there." For the past few months she'd

pretended to be interested in him. Her come-ons only annoyed him. Women were repulsed by him. He had long grown used to that. Elena was just teasing, flaunting her body. Today she wore a clingy skirt and a low-cut sweater. He tried not to stare as she planted her hands on his desk and leaned close.

“Will you be going out for New Year’s?” she asked.

“I’m not real big on holidays. You?”

“I’ll probably watch the ball drop on TV. Unless I get a better offer.”

He suppressed a scowl.

“Anyway.” She waved, wiggled her ass and departed, closing his door behind her.

One of these days he might invite her for a weekend on his boat. Find out if those buck teeth came from sucking her thumb as a kid or from more grown up practices.

Given his unhappy history, his partner Owen was certain Charlie hated women. But Owen was wrong. It was more like calcified indifference.

Owen knew nothing about Charlie’s one actual girlfriend. He’d met Wanda right after Basic Training. They were together for a few months. The sex was a thrilling gift. But their relationship wasn’t very deep and didn’t last. After he shipped out she never wrote, never answered his few letters.

Overseas, he would confront his reflection. Force himself to inspect his face in all its heartbreak and horror: one half was unscarred, but the other half was an angry lava-field that invoked nightmares. This was his face. His reality. The face he presented to the world.

But even as Charlie despaired of ever having a normal

relationship with some woman somewhere in some far-distant future, he listened and absorbed what he hoped were standard male attitudes towards women from the other men in his platoon. While playing poker or craps, he sopped up like a needy sponge all the jokes, the dubious wisdom, the deeply-held convictions, the lore of relationships in all their stages: when they were new, when they were casual, when they were all-consuming, when they were long-term, when and how they ended. Perhaps in some distant day, such knowledge would become useful to him.

When he was in his teens, he concocted a fantasy: meeting a girl who was blind. Becoming friends with her. Becoming more than friends. Him telling her about the fire that had made him an orphan. Warning her that he'd been caught in that fire. That he'd suffered terrible burns. Not just on his body. On his face. Finally allowing her to put her hands on his cheeks, to feel and through her fingertips, *see* the damage he'd suffered. And then her telling him that it didn't matter. That she loved him despite his appearance. That she had known, had been warned by friends, but didn't care, because she was able to know his soul without the distraction of his appearance.

But of course he'd never found that blind girl. Well, maybe poor Wanda had been half-blind. She wasn't much to look at herself. Or maybe she was some kind of freak-groupie.

Maybe Elena was, too. Maybe she had a desire for depravity. Over the years he'd found a few other women like that. Women he'd pick up in bars. But for the most part, he paid professionals for sex. It was less complicated that way. Just another business transaction.

His phone buzzed. He picked it up.
“Investigations, this is Charlie Novak.”

“Good morning. My name is Ken Dawson, with Little Rock Beneficial Life.”

Vanessa’s insurer. Charlie didn’t miss a beat. “What can I do for you, Ken?”

“We have a situation that may require AICC involvement. I received a call this morning from California, a Detective Robert Mazurski.”

An invisible spider tiptoed across Charlie’s scalp. He pulled a pad closer and picked up his pen. “What did the detective want?”

“He’s working a homicide, and has reason to believe the victim was one of our clients.”

“Reason to believe. Then he doesn’t have a copy of a policy?”

“He was going through her papers and found a thank-you note from one of our agents, which prompted his call. He gave me the victim’s name, Vanessa Moore Strock, and her social. Also the Baton Rouge address from the note. I told him I’d check our files and get back to him.”

Charlie felt a stir of trepidation. He could well imagine Mazurski’s growing interest in the case. “I assume Ms. Strock was insured by your firm.”

“She was. We’re on the hook for nine hundred thousand bucks. That kind of payout right now would be damn painful. We’re close to the bone as it is, with all the hurricane damage we’ve had to cover.”

“You say there’s a homicide investigation?”

“Right. The good news is the policy was issued just eighteen months ago. So we’re still free to contest it before

issuing a check. If we have to, that is.”

“I understand.” Most life policies had a two year exclusion clause, as Charlie well knew. “What did Mazurski say when you told him?”

“He doesn’t know yet. I wanted to talk to you boys beforehand. This is a first for me. I want to make sure the cops in California don’t mess up this investigation, or miss anything. I want someone I can rely on, someone smart to go out there to keep an eye on developments. Just to be clear, I’m making a formal request for a monitor from your agency.”

“That’s what the AICC is for in situations like this. Don’t worry, we’ll send a top investigator out west. You don’t have to do anything further at this point.” He jotted down a quick note. “Do you know if the husband filed for the—” He stopped. Better not get ahead of himself. “I assume she was married and the husband is the beneficiary?”

“Right. Stewart Strock. He hasn’t filed yet. At least it hasn’t come across my desk.”

“When he does file, you’ll let him know that under the circumstances, it may be some time before you can issue the check. You don’t have to tell him anything more than that.”

“Of course. I suppose I should give Detective Mazurski a call.”

“Why don’t you let me handle that?” Charlie wanted to get a sense of where Mazurski’s head was at, and to avoid raising any issues that might spur the cop’s curiosity. One wrong question or idle comment could bring on a world of hurt. He jotted down Mazurski’s phone number, gave

Dawson some bland assurances and hung up.

He leaned back in his chair and scowled. *Formal request. Fuck!* He couldn't refuse that without a solid reason. After staring at the wall for a time, he sighed. He supposed it was better this way. Better that he go himself rather than sending someone else. All he needed was some hotshot investigator digging into too many odd details about "Stewart Strock." The first thing he'd notice was a curious lack of prior history beyond the last few years. Because of Owen's bargain-basement identities, Charlie would have to cover the case himself. Distract the cops from looking more closely at the husband. Well, wasn't this why he'd climbed through the ranks, rising to senior investigator? To be in position to handle any problems?

Still, it bothered him the way the case was coiling around both partners.

He stepped into the manager's office and told him about the call. "I'll need to fly to San Francisco and monitor the investigation myself. I want to make sure the locals get it right."

"A homicide investigation, eh? Sounds like fun. A nice change of pace for you, anyway. How long you think it'll take?" Management liked to keep tabs on the staff.

"Hard to say. I'll bring my other cases along. I can work them remotely."

"Have a nice trip. Bring me back some sourdough bread."

Chapter 5

San Carlos, California, Wednesday, December 26

Charlie Novak sat in his parked rental. Sunny California's morning was an uninviting mix of drizzle and fog. Streetlights glowed a dim orange. A hardware store was open early, the sidewalk in front lined with clay pots, yellow and green plastic bags of soil, a collection of naked stalks rising from canvas-covered root balls.

Kitty-corner from that, the building occupied by Carnaby Realty was still dark.

Charlie hoped the office would be open the day after Christmas, and that Sydney Waters would be on duty. Why was she arrested? And why had the authorities released her? Was she a suspect? Pretty unlikely. Why would she be? But the fact that she'd drawn the attention of the local cops tweaked his antennae. What might she be up to?

After an hour, a faded and dinged red Miata with a worn black convertible top pulled into the Carnaby parking lot. A woman emerged with a handful of keys. Her movements were awkward. She tripped on her own feet, fumbled the keys and bent to retrieve them.

Charlie raised his binoculars. Her hair was a mass of black curls that hid her face; the rest of her was obscured by her mid-length jacket and the fog. He watched her unlock the door, turn on the lights, flip the Open sign on the door, then go to the reception desk, visible through a large picture window.

She checked the phones and set her nameplate on the counter. He zoomed closer on it. Sydney Waters. She disappeared into the back. Probably putting up the coffee. When she returned to her desk, he tried to assess her mood. She seemed burdened, perhaps by her still-recent sorrow, though she was hard to read. Her lips twitched, her eyes darted around, and she was constantly fiddling with her hair. Thirtyish. She seemed self-conscious even though unaware she was under observation. Charlie supposed she was attractive, but not what he'd call beautiful. She looked like she took herself too seriously for that. Funny how a woman's appearance was influenced by her attitude, her self-image.

Turning his binoculars back to her sports car, he waited patiently until gaps in the fog revealed the license number. He jotted it down.

He started his engine and headed down the street, keeping his lights off until he passed the office. She'd be working at least until lunch, he assumed.

Time to go to Woodside.

Two brick pillars flanked the entrance to a long private driveway and extensive grounds. Charlie paused to read the brass plaque on one of them. It proclaimed that Murdock Manor was a historical landmark. Noting the Carnaby Realty sign planted by the gate, he proceeded along the tree-lined, curving path. In the distance loomed a fog-shrouded Victorian mansion at least a century old. He slowed to study the place from afar. The structure struck him as ugly, even a little repellent.

He eased his foot off the brake and the car crept forward.

He parked at the detached multi-car garage and got out, taking in the layout of the place: the scene where Vanessa had been murdered.

A thick stand of pines isolated the structure within the grounds. With the gloom of fog, it was almost as if a black cloud hung over the mansion, deepening the shadows, darkening the already muddy gray exterior. A distant rumble of thunder raised goosebumps along his arms. The dreary day was a good match with the nineteenth century architecture. He took the trouble to walk all the way around the structure, leaning on his cane.

The weedy brambles made for slow going, along with his prosthetic leg and hinky hip.

The surrounding acres had reverted to their wild state. The neighbors on both sides were hidden by trees. Probably nobody saw or heard anything relating to the murder.

He didn't bother taking photos. The setup was easy enough to remember. He stopped to pull the nettles from his damp sock and cuffs. *Ouch!* An invisible needle pierced the skin of his thumb, a nasty souvenir he'd no doubt carry for days. And a physical reminder of the question that continued to haunt him: *why our pigeon?*

Back in his car, he sucked on the meaty part of his thumb while making a slow three-point turnaround, taking a good gander through the murk to see if he'd missed anything. In spite of his own dark history, or maybe because of it, he shivered. Creepy fucking place.

The late Vanessa Strock's apartment was ten miles north of Woodside, in the bustling city of San Mateo.

The two suburbs couldn't be more different. Woodside was horse country, the homes mostly sprawling ranches on spacious lots. San Mateo, crowded and urban, even smelled different: exhaust fumes instead of the earthy aroma of natural fertilizer.

Charlie found a parking spot on the crowded street where Vanessa had lived. He'd been to her wedding, but didn't know Vanessa on a personal level. He preferred it that way. He never wanted to think too deeply about any woman he'd be obliged to kill.

Despite all his insurance investigations, Charlie had never taken on a homicide. He'd committed plenty, but found it disorienting to come at one from the other side. Once again, he had to wonder: *Why their pigeon?*

Sitting in his car, he realized Vanessa's lifestyle was less important than the people she spent her time with—her colleagues from work, her friends and the men in her life. That's where the investigation would focus, and where he should, too. Hanging around her neighborhood wouldn't tell him much.

He headed south. He wanted to see where Ms. Sydney Waters went for lunch.

Traffic slowed him down. A thin drizzle had begun. He turned on his wipers.

By the time he reached the Carnaby office, another woman was running the desk. Undaunted, he moved his car to a quiet street, flipped open his cell phone, turned off his wipers and the engine, drew a breath and dialed the number Dawson had given him, a direct line.

"This is Mazurski." A gruff, no-nonsense voice.

“Charlie Novak, from the American Insurance Crime Commission. I’ve been tasked to follow through on your request for information about a possible client of Little Rock Beneficial Life, a Vanessa Moore Strock?”

“Yes, that’s right.”

“The company does indeed have a client by that name, whose other particulars match up: Social, address and so on. I understand you’re conducting an investigation into her death?”

“It’s a homicide investigation.”

“So I’ve been told.” Charlie paused. “According to Ken Dawson, my contact at Little Rock Beneficial, she was insured for the sum of nine hundred thousand dollars.”

“Huh. That’s news. Who’s listed as the beneficiary?”

“That would be Stewart Strock, her husband.”

“When will he receive the check?”

“Not for a while,” said Charlie. “The policy hasn’t passed the two year mark, so they don’t have to pay right away. With a murder case, no insurer would be in a rush to hand out that kind of money. They’re contesting it.”

“Okay, thanks for the update. Please send me a copy of the policy.”

“Will do.” He paused. “Cases like this, we send out an investigator to monitor things.”

“Hm. I’m guessing you just happen to be the investigator they’re sending.”

“I’ll be out in a day or two. I’ll stop by your office and introduce myself.”

“You do that,” said the detective. “But bear in mind this is my investigation. I won’t tolerate any interference or freelancing. You’re not to talk to witnesses or anyone else associated with the case unless you get my express permission in advance. Is that clear?”

“Clear as crystal, detective. You won’t have to worry about me.”

“Good. See you soon.” He rang off.

Charlie didn’t expect to be welcomed with open arms. All cops protected their territory. But that wouldn’t prevent him from sniffing around the edges. Or dropping a few well-placed comments that could shift the investigation in a safer direction.

He switched to his disposable cell, called the remote message service he and Owen used and reported his conversation. He also instructed Owen to go ahead and file the claim, since it would look odd to the cops if he held back. Owen knew all about that part of the process. He’d done it many, many times.

Charlie settled back in the seat, cracked open the window and lit a cigarette. He had never measured himself against a homicide detective. But he was confident he was up to the challenge. Even though the murder didn’t actually involve him this time, he looked forward to the contest.

This could even be fun. A little adventure on the dark side. Or maybe just a suburb of the dark side.